

## Schedule of Charges **Business Gain** Effective May 1, 2016

CA

| Minimum Maintenance              | Business Gain |
|----------------------------------|---------------|
| Average Quarterly Balance (AQB)# | Rs. 50,000    |
| Non-maintenance Charges          | Rs. 2,000     |

| Payment Services                              |  |
|---|--|
| Intra-Bank Fund Transfer - Branch             | Free   |
| Intra-Bank Fund Transfer - NetBanking         | Free   |
| RTGS Payment - Branch                         | Free   |
| RTGS Payment - NetBanking                     | Free   |
| NEFT Payment - Branch                         | Free   |
| NEFT Payment - NetBanking                     | Free   |
| Payable At Par Cheque Issuance                | 200 cheque leaves free per month;<br>Rs. 2 / leaf thereafter |
| DD payable at YES BANK locations - Branch     | Free   |
| DD payable at YES BANK locations - NetBanking | Free (plus Rs. 20 courier charge)                            |
| DD payable at Correspondent Bank locations    | Rs. 1.5 / Rs. 1,000;<br>(Min. Rs. 50, Max Rs. 5,000)         |

| Collection Services  |  |
|--|--|
| Intra-Bank Fund Transfer Collection  | Free   |
| RTGS Collection  | Free   |
| NEFT Collection  | Free   |
| Cheque Collection - Local Clearing   | Free   |
| Outstation Cheque Collection - YES BANK locations                              | Free (plus Rs. 20 courier charges)   |
| Outstation Cheque Collection - Correspondent Bank locations (Instrument value) | Upto Rs. 10,000;<br>Rs. 50 / instrument  |
|  | Rs. 10,001 to Rs. 1,00,000;<br>Rs. 100 / Instrument  |
|  | Rs. 1,00,001 & above;<br>Rs. 150 / Instrument  |
| Outstation Cheque Collection - Other locations (instrument value)              | Upto Rs. 10,000;<br>Rs. 50 / instrument  |
|  | Rs. 10,001 to Rs. 1,00,000;<br>Rs. 100 / Instrument  |
|  | Rs. 1,00,001 & above;<br>Rs. 150 / Instrument  |
| Cash Deposit * @   | Free limit is higher of Rs.10 lacs per month or 14 times the AMB maintained in the transacting month (subject to maximum of Rs.1 Cr/month) Charges applicable beyond free limits @ Rs.3/- per 1000 |

| Debit Cum ATM Card                     |                                   |
|--|-----------------------------------|
| Card Type                              | EMV Chip Business Gold Debit Card |
| Annual Fee                             | Rs. 349/- per annum               |
| Cash Withdrawal - India                | Free                              |
| Cash Withdrawal - Outside India        | Rs. 120 / txn                     |
| Balance Inquiry - India                | Free                              |
| Balance Inquiry - Outside India        | Rs. 20 / txn                      |
| PIN Regeneration                       | Rs. 50 / Instance                 |
| Charge Slip retrieval                  | Rs. 250 / Instance                |
| ATM Declines due to insufficient funds | Rs. 25 / Instance                 |
| Replacement of lost/ stolen Debit Card | Rs. 149 / Instance                |
| Cross Currency Mark-up                 | 3%                                |

| Doorstep Banking Services                                |                 |
|--|-----------------|
| Pick-Up or Delivery of instruments                       | Rs. 100 / Visit |
| Cash Pick-Up / Delivery Upto Rs. 2 lacs                  | Rs. 200 / Txn   |
| Cash Pick-Up / Delivery Above Rs. 2 lacs to Rs. 5 lacs   | Rs. 400 / Txn   |
| Cash Pick-Up / Delivery Above Rs. 5 lacs to Rs. 10 lacs  | Rs. 600 / Txn   |
| Cash Pick-Up / Delivery Above Rs. 10 lacs to Rs. 20 lacs | Rs. 800 / Txn   |
| Cash Pick-Up / Delivery Above Rs. 20 lacs                | Rs. 1,500 / Txn |

| Miscellaneous Services   |   |
|--|---|
| Cheque Return - Insufficient funds   | Rs. 350/- Upto 2 returns;<br>Rs. 750/- from 3 <sup>rd</sup> return onwards in a month |
| ECS Return - Insufficient funds  | Rs. 300 / Return  |
| Cheque Return - Local Clearing   | Rs. 100 / Cheque  |
| Cheque Return - Outstation Collection  | Rs. 100 / Cheque  |
| Stop Payment of Cheques - Branch   | Rs. 50 / Instruction  |
| Account Closure within 21 days   | Free  |
| Account Closure after 21 days  | Rs. 100   |
| Money Monitor Annual Fee   | Rs. 249   |
| Stop Payment of Cheques through NetBanking/Mobile Banking, Statement, Standing Instruction Maintenance, ECS Instruction, Balance Inquiry, Replacement of Damaged Debit Card, SMS/Email Alerts, Bill Payment through NetBanking | Free  |

\* See guidelines for details

^ Please check with the branch for the availability of this service

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| Basic Banking Services                                   | Senior Citizens, Women & Individuals at Semi-Urban & Rural Branches  | Other Individuals   | Non-Individuals   |
|--|--|---|---|
| Cancellation of DD payable at YES BANK locations         | Free   | Rs. 50 / Instruction  | Rs. 50 / Instruction  |
| Cancellation of DD payable at Other locations            | Rs. 50 / Instruction   | Rs. 100 / Instruction   | Rs. 100 / Instruction   |
| DD Revalidation  | Free   | Rs. 50 / Instruction  | Rs. 50 / Instruction  |
| Banker's Verification (Signature / Address / Photograph) | Free   | Rs. 100/ Verification   | Rs. 100 / Verification  |
| Retrieval of Cheque / Instruction                        | Free within 1 year of date of issue, Rs. 50 / Instruction thereafter | Free within 1 year of date of issue, Rs. 100 / Instruction thereafter | Free within 1 year of date of issue, Rs. 100 / Instruction thereafter |

### Common Guidelines

**# Average Quarterly Balance (AQB):** AQB is the average daily balance maintained by the customer for a period of 90 days. It is a summation of daily closing balances for a period of 90 days/90

**@ Cash Deposit Free limits:**

- Free limits inclusive of transactions done through all channels / mode, including Doorstep Banking, Cash Deposit Machine & Across all YES BANK branches
- Cash Deposits done at Cash Deposit Machine (CDM) machines will not be charged for transactions done till March 31, 2017. Post this date transactions done at CDM will be part of the free limit & charges will be applicable beyond free limits

**Others:**

- Any cash transactions i.e. Deposits & Withdrawals, of Rs. 10 lacs & above on a single day at Non-Home Branch would require advance intimation of at least one working day to Home Branch
- Initial Payment for opening account should include Minimum AQB value of the account and First Year Debit Card Annual Fee (if opted for)
- Quarterly/Annual cycle charges as applicable on the account type can be recovered anytime.
- In case of insufficient funds in the account, for recovery of charges, YES BANK reserves the right to force debit or make repeated attempt(s) to recover charges due
- Minimum Average maintenance on an account type shall not be applicable for the Account Opening Quarter

- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time
- If any free transaction for cash deposit breaches the maximum free limit permissible for the account, in cumulative value or by itself, that transaction and all subsequent transactions will be subject to the applicable charges, in their entirety